

BANK OF COMMERCE, Ltd.

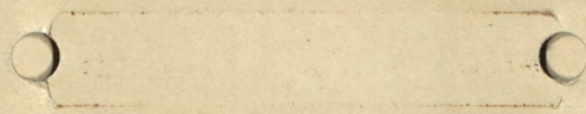
1930- *only*

1454

TRANSFER FILE

Calcutta, INDIA

Storage



1930- *only*

1454

RAND McNALLY & COMPANY

OFFICIAL NUMBERING AGENT AMERICAN BANKERS ASSOCIATION

C. P. R.
SEP 23 1930

BANKING

ESTABLISHED 1856



PUBLICATIONS

INCORPORATED 1873

J. P. T. JR.

SEP - 9 1930

PHILIP J. SYMS
EASTERN MANAGER
BANKING PUBLICATIONS
274 MADISON AVE., NEW YORK

CHICAGO-NEW YORK-SAN FRANCISCO

THE BANKERS DIRECTORY
THE BANKERS MONTHLY
THE BANKERS SERVICE BULLETIN
KEY TO NUMERICAL SYSTEM OF
THE AMERICAN BANKERS ASS'N

J. C.

SEP 17 1930

~~536 SOUTH CLARK STREET~~

~~CHICAGO~~

September 8, 1930

American Bank Note Company
70 Broad Street
New York City

Gentlemen:

The Bank of Commerce, Ltd., 56 College Street,
Calcutta, India, L. Bose, Accountant, has written our
Bankers Secretary Department asking for information and
help regarding bank note engravers.

Perhaps you may be able to establish a profitable
contact with this institution.

Very truly yours,

RAND McNALLY & COMPANY

Philip J. Syms
Eastern Advertising Manager

PJS:MB

*In view of what
we have heard decided
to drop this.*



SEP -9 1930

RECEIVED

C. P. R.
SEP 23 1930

September 19, 1930.

Messrs. Rand McNally & Co.,
274 Madison Ave.,
New York.

Attention Mr. Philip J. Syms
Eastern Manager Banking Publications

Dear Sirs:-

We take this occasion to thank you for your letter of September 8th and your courtesy in trying to help the writer obtain further detailed information regarding this Bank's request.

As explained to you yesterday, we are writing our Chicago Office to get in touch with your Office there, with an idea of obtaining further details.

We are naturally most anxious to make contact with this Institution, if possible, and shall do all we can to meet their every wish.

Yours very truly,

Manager Foreign Department.

FWG/IW

THE BANK OF COMMERCE, Ltd. Calcutta, India.
(RAND McNALLY & CO.)

C. P. R.
SEP 23 1930

Sept. 19, 1930.

We are in receipt of a letter from the Eastern
Manager of Rand McNally & Co., reading as follows:-

"The Bank of Commerce, Ltd., 56 College Street,
Calcutta, India, L. Bose, Accountant, has written
our Bankers Secretary Department asking for
information and help regarding bank note engravers.
Perhaps you may be able to establish a profit-
able contact with this institution.

Very truly yours,
RAND McNALLY & COMPANY
(sgd) Philip J. Sims
Eastern Advertising Manager."

Upon looking into this matter we do not find there
is any such bank. We took it up with their office here but they
had but a memorandum from their Chicago Office and, therefore, know
nothing in detail.

Since the letter, as you will note, asks for information
and help regarding bank note engravers we are more than interested
to know just what is meant by this. Will you, therefore, be good
enough to look into the matter and, if possible, obtain a copy of the
original letter, so that it may be left to us to decide what this Bank
is looking for. Will you also be good enough to ask Rand McNally if
this is a new Bank just getting established.

FWG/IW

Manager Foreign Department.

20TH CENTURY

AMERICAN BANK NOTE CO.

CHICAGO

C. P. R.
SEP 29 1930

SUBJECT THE BANK OF COMMERCE, Ltd.
CALCUTTA, INDIA
(RAND McNALLY & COMPANY, CHICAGO)

DATE September 23, 1930

TO
NEW YORK
FROM
CHICAGO

Attention: Mr. F. W. Gullett
Manager, Foreign Department

We have checked up the subject of your letter of September 19th with Rand McNally & Company and Mr. Whiteside viewed the original letter which they received from The Bank of Commerce. We are inclined to believe that this is a new institution as Rand McNally & Company's records reveal no information concerning it, and other things concerning which inquiry was made in addition to bank note engravers are - filing cabinets and equipment, safety paper, and many other sundries which a bank would need in the way of equipment.

Accompanying this bank's letter to Rand McNally & Company was a coupon cut from an issue of the Bankers Monthly on which the various items were checked concerning which information was desired. Rand McNally & Company endeavors to co-operate with bankers by giving them information as to where such items can be obtained and referring the inquiry, as has been done in this case, to the various manufacturers.

The letter which accompanied this coupon written by the above bank did not amplify in any way their request for information regarding bank note engravers. This letter, dated August 7th, was received by Rand McNally & Company September 2nd. Other information given on the letter head was "Tele: Artha Calcutta - Phone Barabazar 3878".

NHW:LL

L. J. Church
General Manager

CHICAGO

THE BANK OF COMMERCE, Ltd.,
Calcutta, India.

September 26, 1930.

C. P. R.
SEP 29 1930

Thank you for your letter of September
23rd, giving us what information you were able to
obtain from Rand McNally & Co., in connection with
this affair.

Manager Foreign Department.

FWG/IW

C. P. R.
DEC - 1 1930

The National City Bank of New York

ESTABLISHED 1812

New York

November 26, 1930

CABLE ADDRESS "CITIBANK"

IN REPLYING PLEASE QUOTE INITIALS

FCR

American Bank Note Company,
70 Broad Street,
New York City.

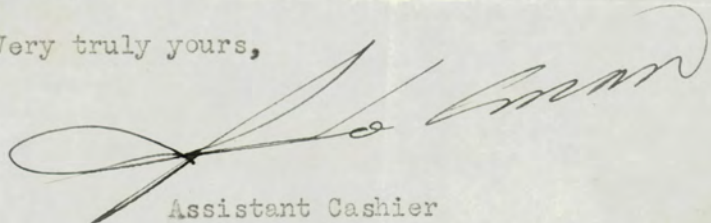
Gentlemen:- Attention: Mr. Lee.

You will recall having asked us last September about the Bank of Commerce Ltd., 56 College Street, Calcutta, India concerning which we have since been in communication with our Branch in that city.

We have now heard from our Branch which report that the only information they have been able to obtain is the enclosed copy of the bank's prospectus, from which you will note that the Directors are listed and the object of the bank, as well as its rules governing deposits, are outlined. We understand that no balance sheet is yet available, inasmuch as the first working year of the bank will end on December 31, 1930.

We are sorry that our inquiries have not elicited more information, but if you will write to us again later, should you still be interested in this name at that time, we will gladly try to obtain fuller details for you.

Very truly yours,



Assistant Cashier

ALL PERSONS ARE INFORMED THAT THIS IS A STRICTLY CONFIDENTIAL RESPONSE TO A REQUEST AND THAT ANY STATEMENT ON THE PART OF THIS BANK, OR ANY OF ITS OFFICERS, AS TO THE RESPONSIBILITY OR STANDING OF ANY PERSON, FIRM OR CORPORATION, OR AS TO THE VALUE OF ANY SECURITIES, IS GIVEN AS A MERE MATTER OF OPINION FOR WHICH NO RESPONSIBILITY, IN ANY WAY, IS TO ATTACH TO THIS BANK OR ANY OF ITS OFFICERS.

RECEIVED



NOV 28 1930

Phone Bara Bazar 3878

Tele : "ARTHA" Cal.

Bank of Commerce Ltd.

56, College Street,
CALCUTTA.

We are organised to help the customers of our Bank—whether they are wage-earners, cultivators, merchants, manufacturers, depositors, investors or borrowers—to realize that the Banker is simply a human agency for correlating human relationships. It will make the bank user understand that he and his fellow bank users are the bank. That the bank has no franchise to capitalize, no privilege to exploit, no enclosed space to lord over, no stock in trade whatsoever, but human service to human needs. We will help banking by making it what it should be—as popular and universal an article of consumption as telephone service or street car service.

—A Bank where the promise of service means the performance of service, in a manner which is prompt, a way which is efficient, and with an air which is courteous.

BANK OF COMMERCE LD

AUTHORISED CAPITAL ... Rs. 10,00,000.
(Divided into 1,00,000 shares of Rs. 10 each)

ISSUED CAPITAL ... Rs. 1,00,000.

(Shares worth Rs. 11,650 have already
been subscribed and allotted)

Each share of Rs. 10 is payable as follows :—

Re. 1 on application.

Re. 1 on allotment.

And the balance Rs. 8 is to be paid in 8 equal
instalments of Re. 1 each at an interval of not
less than 30 days from the previous call.

An Admission fee of Re. 1
is payable by each member.

*Our best interests are served
not by knowing each other,
but by working together to
build up a prosperity in
which every one can share.*

BANK OF COMMERCE LD

Directors

1. Sj. Purna Chandra Moitra, B.L., Mg. Director, Faridpur Loan Office Limited, Chairman Director, Engineering & Manufacturing Co., Ltd., Faridpur.
 2. ~~Sj. Bidhu Ranjan Majumdar, Zemindar & Banker, Gopalnagore, Pabna.~~
 3. Sj. Suresh Chandra Chaudhury, Zemindar, Parshadanga, Pabna.
 4. Sj. Bimalakshya Basu, B.A. (Cantab) Barrister-at-law, 143, Dharamtala Street, Calcutta.
 5. Sj. Satyendra Nath De, M.Sc., Merchant, 160/1, Baitakkhana Road, Calcutta.
 6. Sj. Subhendu Prosad Roy Chaudhury, LL.B., (Leeds) Bar-at-law & Zemindar, 18, Ashutosh Mukherjee Road, Calcutta.
 7. ~~Sj. Bhabesh Chandra Chaudhury, Zemindar, Parshadanga, Pabna.~~
 8. Sj. Sailendra Nath Sinha, M.B. Managing Agent, Wasserman Institute Laboratory Ltd., 21, Nundo Kumar Choudhury Lane, Calcutta.
 9. Sj. Beni Madhab Barua, M.A., D. lit, Professor, Calcutta University, Chandernagore.
- ~~Natajibhar: Ghosh, B. L., Manager 3 Dechy Chatterjee Street, Calcutta.~~
- Sj. Hem Chandra Sen Gupta, Formerly Manager of several Banks and Joint author "Indian Company Manual."

Auditor

Messrs. S. Zuman & Company, Chartered Accountants, 7, Old Post Office Street, Calcutta.

Registered Office

56, College Street, Calcutta.

Branch

Saratnagore, Pabna.

May we serve your banking needs, in these, the most convenient centres of your Province?

FOR SECURITY AND SERVICE

OBJECTS

Bengal contains a large variety of industries and business concerns situated mostly in and around Calcutta. Establishments like these whether joint stock companies or owned by individual proprietors, have to depend in many cases on borrowed funds. For these loans, such industrial and commercial enterprises have to depend largely on the accommodation provided by indigenous Bankers as far as they can manage. On account of the absence of sufficient and suitable credit facilities and financing agencies, industrial and commercial concerns in Bengal are not flourishing. As it has become imperative that some method should be devised to ensure the stability and development of such industries, the Bengal Provincial Banking Enquiry Committee have suggested the organisation of a special type of industrial Bank for systematic and regular financing of middle-sized and large industries.

This Bank has been started with the object of meeting such pressing demands and for financing as far as possible such industrial and commercial enterprises. It has been admitted by all that there is still ample field of work for such indigenous Banks in the country.

We are enlarging the banking radius of the Province.

BANK OF COMMERCE LD

Bengal is just now facing the vital problem of livelihood and every well-wisher of the province is seriously thinking of improving her trade and commerce, which can not be accomplished without sufficient credit institutions at the back. So this is exactly the time when such Banks to help the people of the province should be started under efficient management.

This Bank has been able to secure the services of Mr. H. C. Sen Gupta, who since 1910 is widely renowned as a highly experienced man in Banking line. His work "Indian Company Manual", which is one of the best books of reference on Indian Companies Act and used by all Joint Stock Companies has added much to the credit of his reputation.

The Business of the Bank is being conducted by a Board of Directors who represent different phases of society and some of whom are business men of long repute.

The Memorandum of Association of this Company forms a part of this Prospectus.

Experience in any business is important, but in the banking business, which is the channel through which all other businesses are conducted, experience is imperative.

FOR SECURITY AND SERVICE

The minimum subscription on which the Directors might proceed to allotment was 500 shares which being subscribed the Company made its first allotment and commenced its business and has since been carrying on its business in Calcutta and Saratnagore with sufficient response from the public.

The Directors are authorised to pay a commission up to 5% on the face value of the shares subscribed. No promotion money has been or is to be paid to anybody.

The qualification of a Director shall be the holding of at least 50 shares in the Company and the remuneration shall be the sum of Rs 10/- for each meeting attended by a Director.

Application for shares should be made to the Company accompanying the application deposit.

Failure to pay any future instalment on shares allotted when due will render previous payments liable to forfeiture.

Prospectus and application forms for shares can be obtained from the office of the Company.

Memorandum and Articles of Association may be supplied to members only on payment of Re. 1/- for each set.

P. C. Moitra,
S. C. Chaudhury,
S. N. De,
B. C. Chaudhury,

B. B. Majumdar,
B. Basu,
S. P. Roy Chaudhury,
S. N. Sinha,

B. M. Barua,

BANK OF COMMERCE LD

THE INDIAN COMPANIES ACT, 1913.

Company Limited by Shares.

MEMORANDUM OF ASSOCIATION

OF

THE BANK OF COMMERCE LD,

1. The name of the Company is "**The Bank of Commerce Ld.**"

2. The Registered Office of the Company shall be situate in the Province of Bengal, and if the Directors think fit, may have its Branches at other places within British India.

3. The object for which the Company is established are as follows :—

(a) To lend money on interest as may be necessary and expedient.

(b) To carry on the business of receiving and repaying money on deposit.

(c) To deal in Hundies, Bills of Exchange and other negotiable instruments.

(d) To deal in movable and immovable properties or shares of any promising company or companies, Government Promissory notes, or Debentures.

FOR SECURITY AND SERVICE

- (e) To deposit money on interest with any other Registered Company or Bank.
- (f) To transact any business relating to agriculture, industry, Commerce, and Banking.
- (g) To deal in Import and Export and enter into Brokerage or Agencies or Stock-in-Trade of all kinds of Agricultural or Mineral products and for that purpose to build any godowns etc. or take lease thereof and to let that on hire.
- (h) To carry on cultivation of any kind of lands purchased or settled on convenient terms and to manufacture any articles relating to industry and commerce.
- (i) To deal in, Import and Export, timber, coal, lime, brick, corrugated iron sheets, iron sheets, iron joists etc.
- (j) To establish Agricultural farms, horticultural gardens, if thought fit.
- (k) To appoint agents and establish agencies at different places for purchasing and selling various articles as the Company may require.
- (l) To erect, purchase, or take on lease, or otherwise acquire, any mills, works, machinery and any other real or personal property or properties appertaining to good will of and any interest in the business.
- (m) To take lease of Zemindaries or other sorts of immovable properties or purchase and or acquire such properties and to manage or sub-lease or sub-let the same.

BANK OF COMMERCE LD

- (n) To carry on the business of the clearing agents and should it be thought fit to advance money on the Hypothecation of goods.
- (o) To do the business of Banking in general.
- 4. The liabilities of the Shareholders of this Company are limited to the share held by each.
- 5. The share Capital of the Company is Rs. 10,00,000 (Rupees Ten lacs) only and divided into 1,00,000 (One lac) shares of Rs 10 (Rupees Ten) each.
- 6. As may be expedient the Company may in accordance with the provisions of the Indian Companies Act. 1913, alter in part or add to Memorandum of Association and the Articles of Association in connection therewith or if necessary may repeal in whole and may introduce new rules.
- 7. We the several persons whose names and addresses are hereunto subscribed are desirous of being formed into a Company in pursuance of this Memorandum of Association and we respectively agree to take the number of shares set opposite to our respective names.

15th June, 1930.

FOR SECURITY AND SERVICE

Names, addresses and descriptions of subscribers.	No. of shares.	Names, addresses and descriptions of witnesses.
Sricharan Haldar, Jotdari, Bhanguria, P. O. Bhenguria, P. S. Faridpur, Pabna.	30	Benode Behari Goswami Bhangoorā Saratnagore, (Pabna)
Abdulgani Sarker, Merchant, Village Saratnagore, P. O. Bhangoorā, Pabna.	25	Moin Uddin Pramanik, P.O. Gowl, Parsadanga.
Srinibas Paul, Mahajani. Saratnagar, P.O. Bhangoorā, P. S. Faridpur, Pabna.	25	Krishna Ch. Sarker, P. O. Bhangoorā.
••••• Krishna Sarker, Jotdari, Saratnagore, Pabna.	25	Arjan Sarker, Saratnagore.
Md. Elam Box Sarker, Jotdar, Vill. Dhulauri, P. O. Nardap, Pabna.	10	Meser Uddin Kabiraj, Bhangoorā, Pabna.
Jiwan Mall Sardermall Merchant, Saratnagore. P. O. Bhangoorā, Pabna.	10	Khalil Uddin Sarker, Saratnagore.
Mamin Sarker, Jotdari, Kolkoti, P. O. Bhangoorā, P. S. Faridpur, Pabna.	5	Amrita Lall Sarker, Saratnagore.
Moulvi Noimodin Sarker, Jotdari & Mahajani, Saratnagar, P. S. Faridpur. P.O. Bhangoorā, Pabna.	25	Sahadul Meah, Saratnagore.
Sadhu Charan Saha, Merchant, P.O. Bhangoorā, Saratnagore, Pabna.	25	Gourgopal Goswami, Saratnagore, Pabna.
Md. Johir Uddin Sarker, Jotdar & Mahajani, Choubaria, Saratnagore. P. O. Bhangoorā, P. S. Faridpur, Pabna.	25	Md. Chanduddin Biswas Choubaria.

BANK OF COMMERCE LD

Names, addresses and descriptions of subscriptions	No. of shares.	Names, addresses and descriptions of witnesses.
Dinesh Ch. Bandopadhyaya, Merchant, Saratnagore, P.S. Faridpur, P. O. Bhangoora, Pabna.	25	Kesab Lal Mukhopadhyaya P. O. Bhangoora, Saratnagore, Pabna.
Suresh Ch. Bandopadhyaya, Merchant, Saratnagore, P. S. Faridpur, P.O. Bhangoora, Pabna.	25	"
Moulvi Osman Gani Molla, Jotdar, Bhowanipur P. S. Faridpur, P. O. Bhangoora, Pabna.	5	"
Suresh Chandra Choudhuri, Zemindar, Parshadanga, Pabna.	50	Sudhir Chandra Saha Parshadanga, Pabna.
Bhabesh Chandra Choudhury, Parshadanga, Pabna.	50	"
P. C. Moitra, B.L., Purnakutir, Faridpur.	50	"
Bidhu Ranjan Majumder, Zemindar, Gopalnagore, Pabna.	50	"
Subhendu P. Roy Choudhury, LL B., (Leeds), Zemindar & Bar-at-Law, 18, Ashutosh Mukerjee Road, P. O. Elgin Road, Calcutta.	10	"
Bimalaksha Basu, B.A. (Cantab) Bar-at-Law. 143, Dharmatala St., Cal.	50	Sushilranjan Bagchi, 2 Lyons Range, Calcutta.
J. C. Moitra, Bar-at-Law, 2 Lyons Range, Calcutta.	50	"
Surendra Kumar Ghosh, B. Com., Merchant, P. O. Nagdasimla, (Mymensingh).	50	"
Satyendra Nath De, M.Sc., Merchant, 160/1 Baitakhana Road, Cal.	100	"

FOR SECURITY AND SERVICE

BUSINESS.

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"See how your money grows."

BANK OF COMMERCE LD

General

Any change of address should be notified to the Bank immediately.

Pay, Pensions and Allowances are realised on arrangement.

Securities and valuable properties are taken in safe custody.

Shares and Government Securities etc. are bought and sold on behalf of the Bank's customers.

Bills, Bills of Exchange and other negotiable instruments are collected.

Overdrafts and loans are granted on approved Securities.

Special facilities are given to Muffassil Loan & Bank Companies.

Customers' letters, parcels etc., may be addressed to care of the Bank but responsibility for any delay or default that may arise in the delivery or forwarding thereof will not be accepted by the Bank.

*Reciprocity is the secret of
our success.*

FOR SECURITY AND SERVICE

Bank of Commerce Ltd., reserve to themselves the right to refuse any account without assigning any reason.

Bank of Commerce Ltd., reserve to themselves the right to add, to alter, modify or cancel any or all of their Rules, or to change the rate of interest on Deposits on giving one month's notice in writing to the last known address of the Depositor.

A Copy of the Rules is pasted in the Pass Book and a Depositor having opened an account shall be deemed to have read, understood and agreed to be bound by the Rules as now subsisting and as at any time altered or added to by notice to the Depositor.

Bank of Commerce Ltd., does not recognize Trusts.

Bank of Commerce Ltd., shall have the right to debit the depositors' a/c if any expense is incurred in connection with a/c.

*It pays to deposit the rest
in Savings Bank accounts.*

Current Deposit Account.

Every possible facility and advantage is given to traders, and public, who have got current account with us. The account can be operated through post.

RULES.

1. Current Deposit Accounts are opened with sums of not less than Rs. 100/-in the names of persons properly introduced.

2. Interests allowed at the rate of 3 per cent. per annum *on each complete sum of* Rs. 100 up to Rs. 1,00,000. Interest on sums over Rs. 1,00,000 is allowed by special arrangements ; but no interest is allowed where the amount accrued is under Rs. $1\frac{1}{2}$ for each half year. An incidental charge of One Rupee is made every half-year on 30th June and 31st December when the interest on deposit is accounted for.

Your deposit should come first.

FOR SECURITY AND SERVICE

3. All payments for credit to Current Accounts should be accompanied by paying-in slips. Remittances from mufassil constituents should be accompanied by a covering letter which shall be acknowledged by the Bank.

4. The Pass Books and Cheque Books are issued free of charge. Constituents must on no account make any entries in the Pass Books; all items of receipt and payment will be entered by the Bank.

5. No Cheques should be drawn for a sum of less than Rs. 10/-. Customers should use only the form of cheque supplied by the Bank and should not allow cheques from their books to be used by other persons.

6. Cheques which are in any way mutilated or not drawn in conformity with the law, will not be paid.

7. Any Cheque which is in any way altered, must have such alteration attested under the drawer's usual signature otherwise payment will be refused.

*Bank that grows with your
business.*

BANK OF COMMERCE LD

8. Application for Cheque Books should be made by constituents personally or in writing on the requisition slip attached at the end of old Cheque Book.

9. The Bank will register instructions from the drawer of a cheque to stop payment of it but cannot undertake any responsibility in case such instructions are inadvertently overlooked.

10. The Bank accepts no responsibility in the case of any Postdated Cheque, *i. e.*, bearing a date subsequent to the date of presentation, which in the pressure of business may inadvertently be paid.

11. Constituents are requested to observe the same style of signature as the specimen left at the Bank, otherwise payment of Cheques will not be made.

12. In drawing Cheques, the amount, both in words and figures, should be written distinctly *and in a way to prevent insertion of any other words.*

*Our clients have confidence
in us and we have con-
fidence in them.*

FOR SECURITY AND SERVICE

13. Pass Books should be sent to the Bank as far as possible every month to be written up. All entries therein should be carefully examined by constituents and any error discovered, should be pointed out immediately, otherwise the delivery of the Pass Book will be considered a settlement of accounts with the Bank as correct to the date of the last entry therein.

14. Cheques on other Banks, if lodged after 12 noon on Saturdays and 2. P. M. on other days, will not be presented for realization until the following working day.

15. Constituents are particularly requested to "Cross" all Cheques intended for collection before paying them into their accounts.

16. Cheques sent in for collection and credit of an account should not be drawn against until they have been realised. The Bank reserves the right to refuse payment of cheques drawn against uncleared cheques, although credited in the Pass Book.

No empty bag can stand upright.

Savings Bank Deposit Account

The best that this Bank can offer to the middle class people to accumulate a fortune by bits. It is unique and is not loaded with innumerable restrictive rules, while the interest is liberal. The account can be operated through post.

RULES.

1. An account may be opened by any person in his or her name or in joint names payable to either or survivor, or a guardian for a minor, but not more than one account may be opened.
2. Each Account will be given a number and depositors should always quote this number when writing to the Bank regarding their account or when making a deposit.

INTEREST.

3. Until further notice, interest will be allowed at the rate of $4\frac{1}{2}$ percent. per annum. The calculation will, however, be made for each calendar

Make provision for rainy days.

FOR SECURITY AND SERVICE

month on every complete sum of Rs. 10/- (up to but not exceeding Rs. 10,000 on the minimum balance at credit of an account between the close of the fourth and the last day of the month. Interest will be added to the principal half-yearly on the 30th day of June and December.

DEPOSITS.

4. Sums of not less than Re. 1/- may be deposited at any time.
5. The Bank opens Savings Deposit Account with the initial deposit of not less than Rs. 10.

TRANSFERS TO FIXED DEPOSIT.

6. Amounts of not less than Rs. 100/- may at any time be withdrawn on demand from Savings Bank Account and placed on Fixed Deposit with the Bank, on terms as to rate of interest and period to be arranged at the time.

WITHDRAWALS.

7. A depositor may withdraw money from his account once a week but not oftener.

*First thought in the Morning
---a Savings Bank deposit.*

BANK OF COMMERCE LD

8. Any amount at credit up to Rs. 1000/- may be withdrawn on demand.
9. Should a Depositor wish to withdraw a sum exceeding Rs. 1000/- he must give one calendar month's notice in writing to the Bank, but this will not prevent him withdrawing upto Rs. 1000/- each week. Should a depositor do not withdraw after notice no interest will be paid after the expiry of the period of notice.

CHEQUES.

10. **Withdrawals may be made by Cheque, on cheque forms supplied by the Bank, and it is not necessary for a Depositor to attend personally at the Bank to withdraw money.**

PASS BOOKS.

11. Depositors are supplied with Pass Books free at the time of opening the account, and the Pass Book should be sent to the Bank as soon as possible after a deposit or withdrawal as may be convenient.
12. Depositors must on no account write or make any marks on their Pass Books. In the event

Perhaps we can help you.

FOR SECURITY AND SERVICE

of a Depositor doing so a new Book will be issued and the cost (Re. 1) debited to the Depositor's account.

13. Should a Depositor lose his Pass Book and require a duplicate, the cost of same (Re. 1) will be debited to the account of the Depositor.

FORFEITURE OF INTEREST.

14. Should a Depositor be allowed to contravene Rules 7 or 8, by drawing on his account oftener than once a week or by drawing more than Rs. 1000/- of the balance standing at credit of the account without the notice required by Rule 9, no interest will be allowed for the month in which this occurs. Should the Depositor contravene Rule 7 or 8 more than once in any half year, no interest will be allowed in respect of that half year.

*Let this Bank help you to
save more money.*

BANK OF COMMERCE LD

Educational Deposit Account

In England and the Continent it is found that Banks arrange for payments of all dues for a student in the University. It has thereby saved the students from unnecessary worries regarding funds. It has also been found that where the disbursement of money is left with these young brains there is more often a chance for misuse of the amount specially in a big metropolis like Calcutta. So, some of their guardians may from economic point of view prefer to have their money disbursed by some responsible financial agencies.

The idea of having a similar system in our Bank was infused by some members interested in the Education of Young Bengal. It is with this intent and purpose that the EDUCATIONAL DEPOSIT ACCOUNT in the Bank has been started. The system will not only help the guardians in proper disbursements of their funds but also infuse in the wards a habit of thrift and banking from the very malleable age, which will undoubtedly be a great help in the making of man and consequently in the growth of our nationality.

*The Bank where you feel
at home.*

FOR SECURITY AND SERVICE

We therefore lay before the guardians the following facts and suggestions :—

1. A student attending in College requires on the average Rs. 40/50 per month, inclusive of all charges :—For the messing Rs. 14/15 ; Seat Rent Rs. 8/- ; College Tuition fees Rs. 12/- maximum ; Tiffins Rs. 7/- ; Washing etc Rs. 3/- ; thus making a total of Rs 45/-. The books and clothings are taken as extras.

2. The Bank shall accept the entire amount from the guardians every month or in a lump sum bearing our Savings Bank deposit rate of interest and disburse the money according to their directions.

3. At the end of the month the Bank shall submit to the guardians the account of expenses incurred during the month.

4. In case of emergencies the Bank shall arrange for payment on previous instruction, from guardians by ADVANCING the amount required for the emergency.

Bankers should be willing to fight for the cause they sponsor.

BANK OF COMMERCE LTD

In order to facilitate the proper working of this section, the Bank has got up an Advisory Board consisting of members who are interested and are directly connected with the University.

Furthermore, our Bank being located in the midst of all the renowned colleges and educational institutions, and a couple of minutes' walk from the Senate House, it will be most convenient for the students to step into our Office without hampering their daily work.

Fixed Deposit Account

Our rate of interest is very liberal.

At present we allow interest for

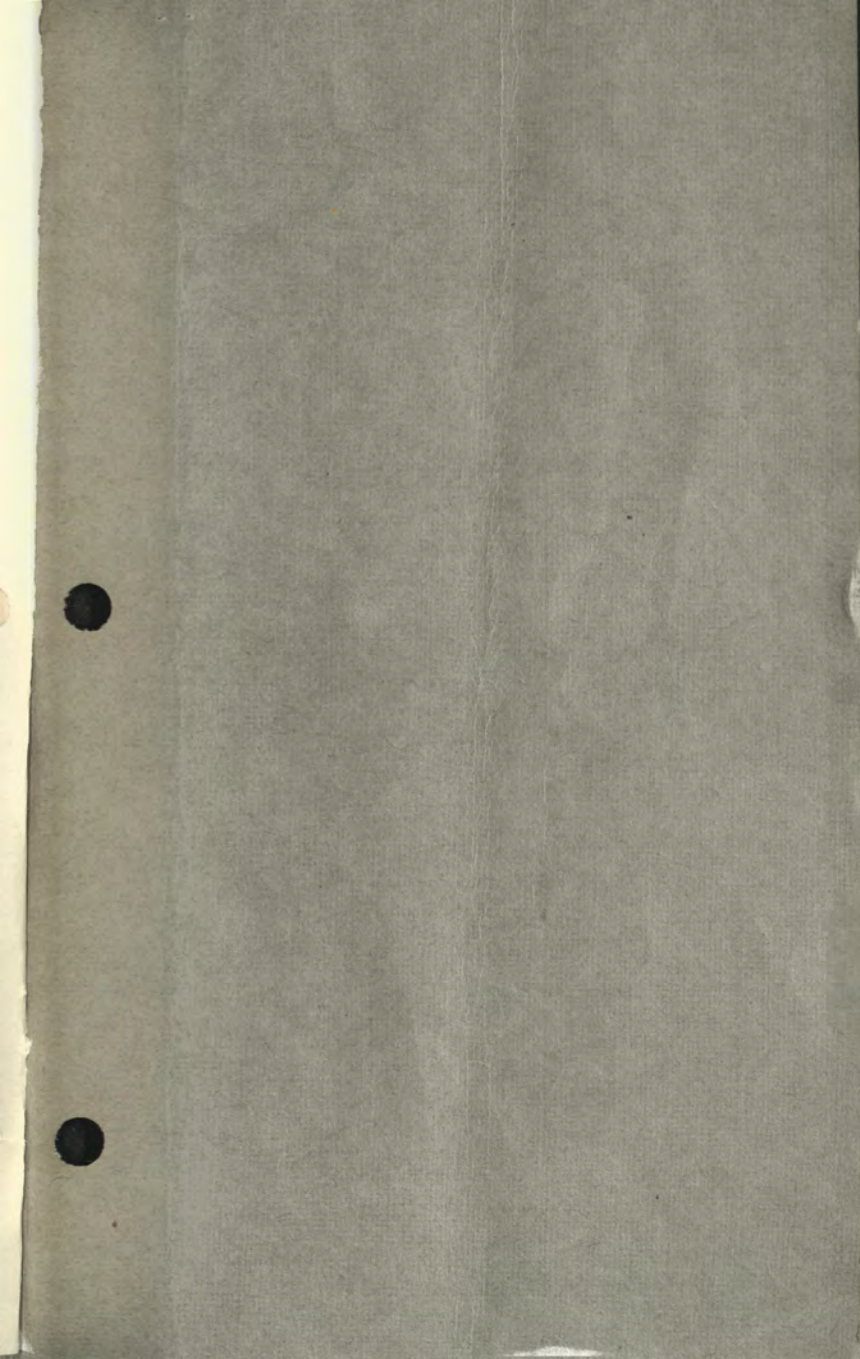
Six months @ $5\frac{1}{2}\%$ p. a.

One year @ $6\frac{1}{2}\%$ p. a.

Interest for shorter and longer periods may be ascertained on application.

Deposit of Rs. 100/- and upwards can be made.

Talk to your Bank, before acting on the advice of a well-meaning friend regarding the investment of your money.



SULEKHA PRESS,
28, BAITAKKHANA ROAD,
CALCUTTA.

A Copy of this Prospectus has been filed with the Registrar Joint Stock Companies, Bengal.

C. P. R.
DEC - 1 1930

November 28, 1930.

National City Bank of New York,
55 Wall Street,
New York.

Dear Sirs:-

BANK OF COMMERCE, Ltd., Calcutta, India.

We have your letter of November 26th, "FCR", together with the copy of this Bank's prospectus.

All you tell us is most interesting and gives us the information we were looking for. It will therefore not be necessary for you to try to obtain any further information.

Thanking you for your courtesy in this matter,

Yours very truly,

Treasurer.

FWG/IW